

# THE KEYS TO SAFETY

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Why housing protections increase safety for all



Alliance for Safety and Justice (ASJ) is a multi-state organization that works to advance public safety reform in states across the country through coalition building, research, education, advocacy, and grassroots organizing. Our Crime Survivors for Safety and Justice membership program represents more than 200,000 diverse survivors of crime from across the country.

**For more information, visit [allianceforsafetyandjustice.org](https://allianceforsafetyandjustice.org).**



Crime Survivors for Safety and Justice (CSSJ) is a national network of more than 200,000 crime victims advocating for a justice system that prioritizes healing, prevention, and recovery. The organization represents a new victims' rights movement that centers the voices and needs of crime survivors in decisions about public safety. The movement's grassroots, member-led initiatives have successfully driven significant policy changes and opened groundbreaking trauma recovery centers across the country. CSSJ is a flagship project of the Alliance for Safety and Justice.

**For more information, visit [cssj.org](https://cssj.org).**

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# INTRODUCTION

People who rent their homes experience the majority of violence in America. They endure serious violence – aggravated assault, robbery, rape, and sexual assault – at three times the rate of people who live in owner-occupied housing. They are also more likely to experience repeat victimization.

Despite making up just 32% of the population, people who rent experience 56% of all violent victimizations.<sup>1</sup> A primary reason for renters' disproportionate vulnerability to violence is that many lack the resources and flexibility they need to make themselves and their families safe. Policies that address renters' vulnerabilities promise to make millions of people safer and reduce violent victimization in the United States.

This report demonstrates that housing protections are essential to safety and critical to helping victims of violence heal, recover, and protect themselves from additional harm.

This report consists of four sections. The first provides an overview of who rents their homes and the unique challenges they face in the aftermath of violent victimization. The second shares findings from our analysis of the 2022 National Crime Victimization Survey (NCVS) and the National Longitudinal Survey of Adolescent to Adult Health (Add Health).

Our analysis shows that renters experience violence at higher rates than people in owner-occupied housing and that this trend persists across racial and ethnic categories, income, and types of victimization. We also demonstrate that victimization and eviction are closely linked. Forty-three percent of people who were recently evicted from their homes were also victims of violence.

The third section combines findings from the NCVS with results of our analyses of the 2022 Survey of Consumer Finances to reveal that the people most vulnerable to violence have the fewest resources to recover. Renters in the bottom income brackets are particularly affected.

The final section of this report discusses strategies to promote safety. Civil legal protections promise to improve safety by enabling renters to procure safe and secure housing. Direct assistance and crisis support promise to stabilize survivors and empower them to take steps to make themselves and their families safe. Legal reforms allowing for rapid security repairs and biohazard cleanup help ensure homes are safe and habitable. Additionally, protections that ensure survivors of violence are not discriminated against because of their victimization experience help survivors establish safe housing.

Housing protections and victims' rights are intertwined issues. This report demonstrates that it is necessary to consider housing protections and victims' rights in tandem. Safe and secure housing is key to safety for all.

These four strategies promise to make our communities safer:

**1 Provide civil legal protections including a right to counsel to support housing stability and safety**

- Provide a right to counsel for tenants facing eviction.
- Expand eviction protections for survivors of violence.
- Provide pathways for survivors of violence and their families to terminate a lease so they can move to a safe location or care for their loved ones.
- Ensure comprehensive “safe leave” protections that allow survivors of violence to take time off work.

**2 Provide crisis support and direct assistance**

- Implement flexible cash assistance programs for survivors of violence.
- Increase funding to victims service providers to provide rapid rehousing services and legal aid for housing issues.
- Reduce or eliminate documentation requirements so all victims of violence can get help.

**3 Ensure homes are safe and habitable**

- Ensure speedy structural safety measures, such as new locks and repairs to broken doors and windows.
- Provide emergency help to survivors to cover the costs of biohazard cleanup at crime scenes.

**4 End policies and practices that punish victims and make it more difficult to find safe housing**

- Develop systems to seal eviction records for victims of violence.
- Prohibit local governments from adopting crime-free housing policies or nuisance laws.
- Prevent housing discrimination on the basis of victimization.

# I. WHO ARE RENTERS?

## Renters are younger and have less wealth

- More than **one in three** Americans rent their homes.
- Younger people rent at the highest rates, including **83% of householders under the age of 25** and **58% of householders between ages 25 and 34**.

Nearly all Americans rent their home at some point in their lives. People are more likely to be renters when they are younger adults, and more likely to become homeowners as they age. Eighty-three percent of householders under the age of 25 rent their homes, as do 58% of householders aged 25 to 34.<sup>2</sup>

People of all ages rent their homes for a number of reasons. Many young people rent their homes while building wealth in hopes of buying a home. Renting offers flexibility that allows younger people the option to move for their career goals. Older adults may sell their homes to rent so that their monthly expenses become more predictable and to live in a home where repairs will be taken care of. While many Americans hope and plan to own a home, homeownership is financially out of reach for many. A recent survey conducted by The Harris Poll found that 88% of young people who currently rent eventually hoped to own a home, but more than two thirds worried that they would never be able to afford it.<sup>3</sup>

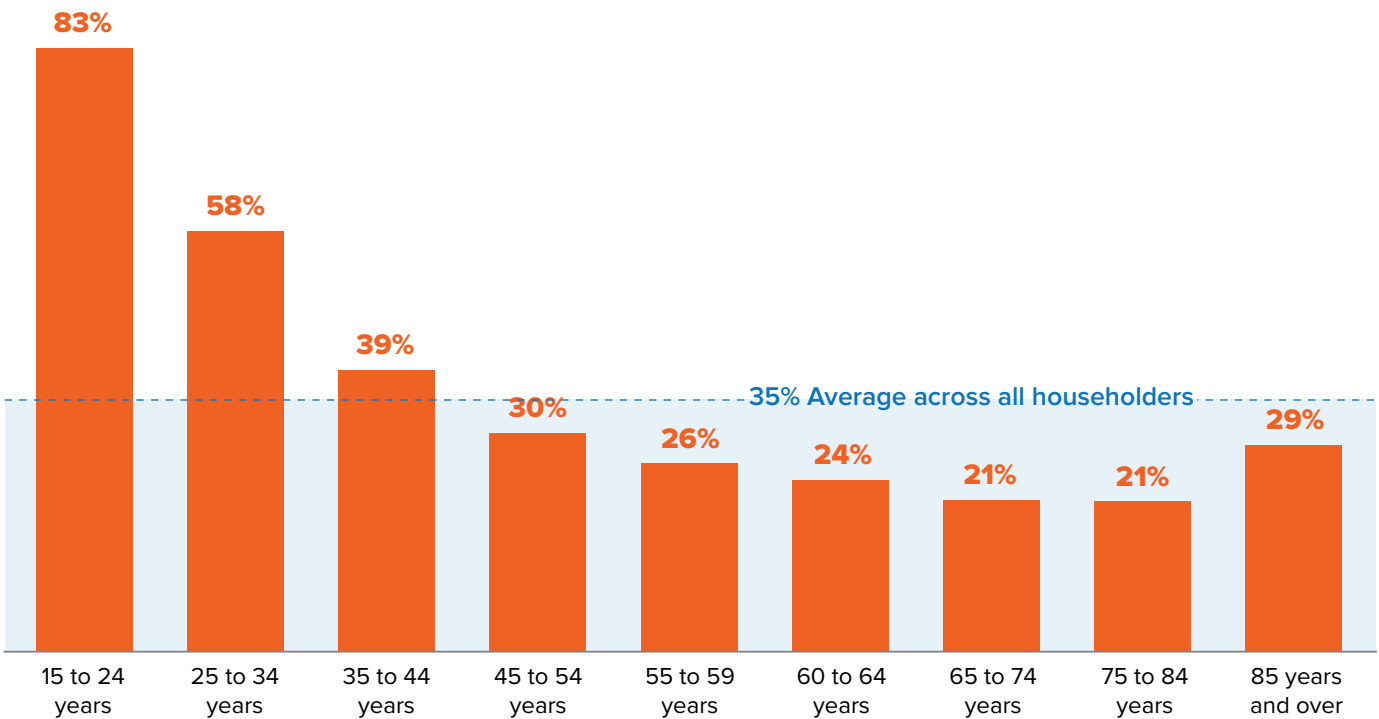
Macroeconomic conditions have made it more difficult for renters to find safe and affordable homes. For more than a generation, median rents increased six times faster than median wages and 23 times faster than the wages of low-wage workers.<sup>4</sup> The National Low Income Housing Center estimates that two-thirds of U.S. workers do not earn enough to rent a modest two-bedroom apartment and more than half do not earn enough to rent a modest one-bedroom apartment. The average minimum wage worker in the U.S. has to work 95 hours each week in order to afford a one-bedroom apartment at fair market prices.<sup>5</sup> With rent unaffordable, renting households spend a large portion of their income on housing.<sup>6</sup> Half of all renters spent more than 30% of their income on rent in 2022 and more than one in four spent more than 50%.<sup>7</sup>

*Half of all renters spent more than 30% of their income on rent in 2022 and more than one in four spent more than 50%.*

Our analysis of the 2022 Survey of Consumer Finances shows that households with lower incomes are more likely to rent than own. The majority of households with less than \$50,000 in income rent their homes, while most households with more than \$50,000 live in owner-occupied housing. Just 11% of households with more than \$150,000 in income rent their homes.

# Younger people rent their homes at the highest rates.

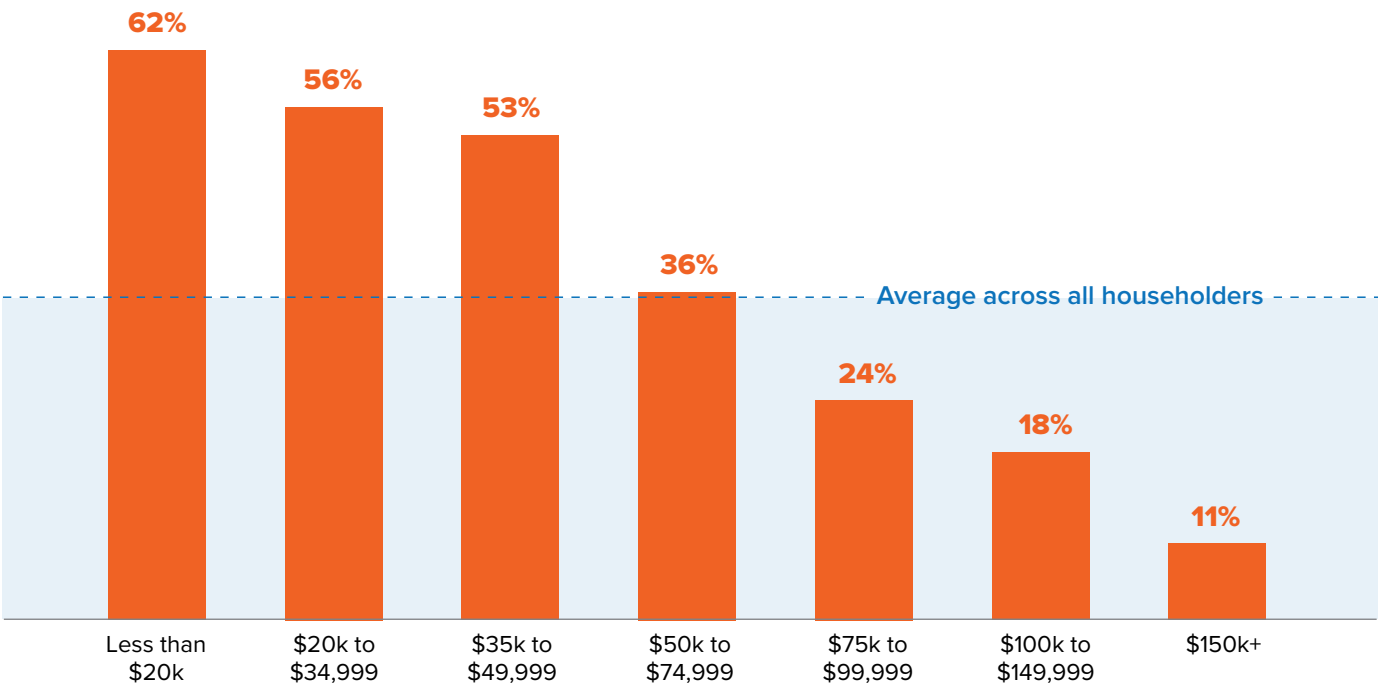
Percent of householders who rent, by age



U.S. Census Bureau, 2022 American Community Survey, Tenure by Age of Householder.

# Households with lower incomes rent at the highest rates.

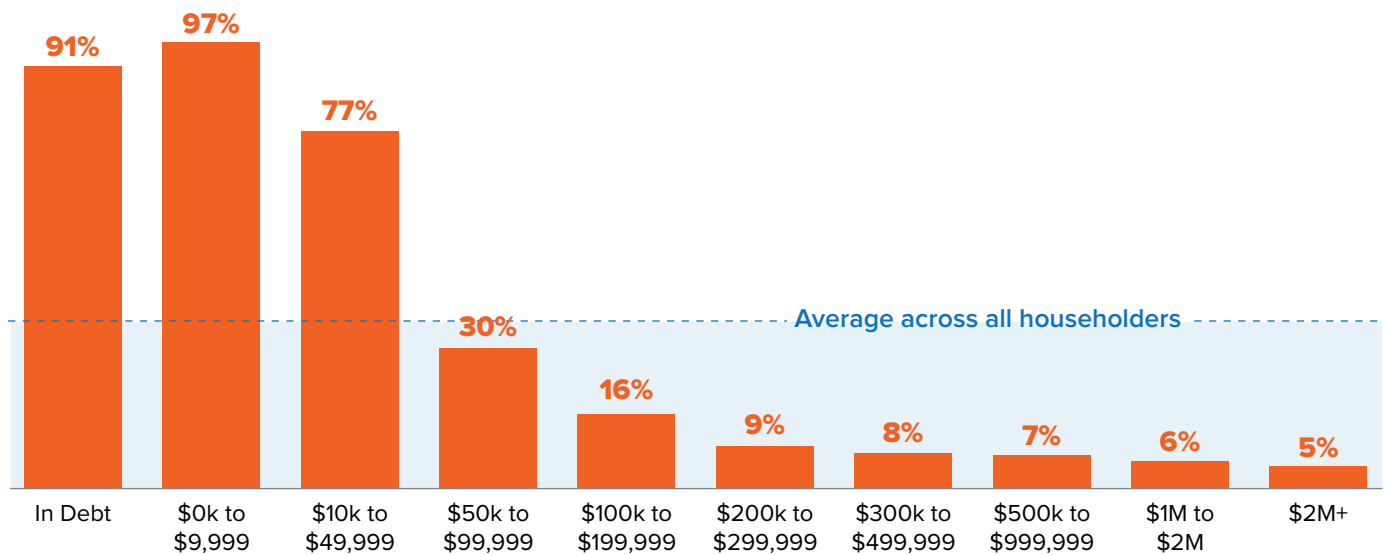
Percent of households that rent, by household income



ASJ analysis of 2022 Survey of Consumer Finances.

## Households with the least wealth rent at the highest rates.

Percent of households that rent, by net worth



ASJ analysis of 2022 Survey of Consumer Finances. These net worth groupings roughly correspond with net worth deciles: \$0 with the 8th; \$10k with the 18th; \$50k with the 30th; \$100k with the 39th; \$200k with the 51st; \$300k with the 59th; \$500k with the 70th; \$1M with the 81st, and \$2M with the 90th.

Households with less wealth are far more likely to rent than own, according to our analysis. Nearly 19 out of 20 households with less than \$10,000 in net worth rent their homes, as do approximately 4 out of 5 households with net worth between \$10,000 and \$49,999. Less than 10% of households with more than \$100,000 in wealth live in rental housing. Net worth is closely correlated with owning a home in part because homes are themselves valuable assets. The median owner-occupied household has \$200,000 in equity in their home, meaning that housing itself is a major contributor to the net worth of homeowners.<sup>8</sup>

Age and income, as well as other personal and structural factors, are variables that are associated with both renting and victimization. So, while this report demonstrates that renting is positively correlated with vulnerability to violence, this should not be interpreted as causation. Rather, renting is strongly associated with several other variables that impact victimization.

On a personal level, renting is associated with being younger, earning less, and having less wealth. Black and Brown people also rent at higher rates than the general population.<sup>9</sup> Research shows that, on a neighborhood and family scale, renting is often associated with exposure to neighborhood divestment, deindustrialization, and untreated trauma. Neighborhoods with a large portion of renters also experience faster turnover and less stability. These conditions are the product of historical forces that left many neighborhoods with a high proportion of renting households poor and disadvantaged, conditions linked to higher rates of violence.<sup>10</sup>

While the reasons that renters face disproportionate violence are complex, they share a set of unique challenges in the aftermath of violence that can contribute to cycles of victimization and housing insecurity.

## Renters face unique challenges to recovering from violence

- Most leases make it difficult for people to move to a safe location.
- Leases often prevent renters from making changes to secure their homes, such as changing locks.

Renters' experiences after victimization are fundamentally different from those of people who live in owner-occupied housing due to the fact that their housing is dictated by contracts that are difficult to modify. Compared to people who own their homes, renters face the potential of eviction, legal challenges related to terminating leases if they need to relocate, and a limited ability to quickly attend to security issues in their homes, such as changing locks when they are unsafe.

Leases often take the keys to safety – secure housing, the ability to move to safe housing, and the authority to make a home safe – out of the hands of survivors.

Leases are not designed to afford renters the protections they need in the wake of violence. Their terms can easily become constraints when someone is trying to rebuild their lives after being assaulted, robbed, shot, or otherwise victimized. If survivors cannot make a payment because they missed work or were hospitalized, leases outline procedures through which survivors can be evicted. If survivors need to move in order to be safe, leases can tie them financially and physically to a dangerous home. If survivors need to make physical changes to a property to make

it secure – such as changing compromised locks or repairing broken doors or windows, leases often deny them the authority to do so. Most leases do not give tenants this type of authority – and in many cases, these repairs are not made quickly or at all.<sup>11</sup>

The constraints leases impose on survivors are not abstract. U.S. workers miss nearly seven million days of work due to violence each year and 46% of people who miss work also lose pay; many people who lose pay will struggle to pay rent.<sup>12</sup> Similarly, a national poll found that 52% of survivors of violence wanted to relocate but that half of those who wanted to move were unable to do so.<sup>13</sup> Renters experienced approximately 97,000 violent victimizations where the perpetrator entered into their homes by force in 2022. Forcible entry often means broken doors or windows and compromised locks – structural problems that make survivors vulnerable to further victimization.

*Leases often take the keys to safety – secure housing, the ability to move to safe housing, and the authority to make a home safe – out of the hands of survivors.*

# MICHELLE

## Cleveland, Ohio

Michelle has been displaced multiple times and has continued to struggle to find secure housing for herself and her six children since she became a victim of domestic violence. Her housing situation became unsafe when her abuser kicked her front door down before attacking, hitting, and stabbing her. Afterwards, Michelle put up barriers to block the opening until the door could be replaced, but she spent six long weeks without a front door while recovering from her injuries.

After her landlord learned of the incident and filed eviction proceedings, Michelle lost her home. *"And what property managers or landlords don't know is I'm not the suspect, I'm the victim. And I can't help what was done to me. So you have to hide your story. You have to hide what happened to you. Who wants to live life hiding things like that?"*

Michelle had no legal counsel during her eviction trial, and thinks it may have made a difference. *"You wouldn't have to go in front of an eviction judge by yourself. You don't know what to say. You're going into these proceedings by yourself and you don't know what your rights are."* She lost her job because she had missed too much work while calling in sick to go to doctor's appointments, attend legal proceedings, and deal with all of the fallout of experiencing violence.

She tried to access crime victim compensation for financial assistance, but found the process and paperwork so burdensome that she was not able to complete it, especially with all of the other tasks she needed to keep up with after the violence. *"I've got to talk to this prosecutor, I have to make this statement to the police department, I have to go to this and that appointment – it's just a lot."*

After Michelle was evicted, she was forced to move herself, her six children, and her grandchild back to her old neighborhood. She had left her old neighborhood to protect herself and her children from retaliation for speaking up about an incident of gun violence. But after losing her job and getting an eviction record, it was the only area she could afford and find a landlord willing to rent to her.

Complicating Michelle's housing search is her criminal record. Michelle was convicted of a felony while protecting her daughter and grandchild from her grandchild's father after law enforcement failed to intercede. Michelle's daughter, who was a minor at the time, was later attacked again by the same person, this time in front of their new home. *"He physically ran my daughter over with a car, hit her in the face with a gun, and choked her out."* Michelle called domestic violence shelters, only to be told there was no room.



Eventually, Michelle and her children moved temporarily into the Brenda Glass Multipurpose Trauma Center. Because space was limited, they had been asked to bring only the clothes they would need. When Michelle returned home to retrieve other necessities, including the nebulizer for her son's asthma which had flared up, she found the door to her home padlocked shut. Michelle called the police who were able to intervene on her behalf with the landlord, but it still took two days before she was able to enter the home where she was still paying rent. When Michelle was away from the apartment, the landlord removed her belongings and changed the locks in what appears to have been an illegal eviction. *"To go to the safe house and put my kids in a safer situation is one thing, but then to go home and check on your house where you are still paying rent and everything is gone? We're really starting from nothing."*

Although Michelle was never late on the rent, she felt she couldn't use her landlord as a reference for fear of her landlord suggesting to future property owners that Michelle's victimization status made her a less preferable tenant. "So just imagine being a mother of six and a grandparent of one and you can't find nowhere to go? That just adds to the trauma and everything you're already going through."

The staff at the Brenda Glass Multipurpose Trauma Center helped Michelle search for housing and connected her with community housing resources. They also drove her to and from appointments, the laundromat, and the grocery store, which gave Michelle a sense of safety because she did not have to worry about running into her abuser on the bus or on the street. *"Being placed in the Brenda Glass Trauma Center was probably one of the best things that could have happened to me because I was put with people who understood my story... If it wasn't for the resources that I had placed in front of me at Brenda Glass, me and my kids would still be homeless right now."*

*Being placed in the Brenda Glass Trauma Center was probably one of the best things that could have happened to me because I was put with people who understood my story...*

# II. RENTERS EXPERIENCE THE MAJORITY OF VIOLENCE IN AMERICA

## Renters experience serious violence at three times the rate of people in owner-occupied housing

- Renters experience serious violence – aggravated assault, robbery, rape, and sexual assault – at three times the rate of people in owner-occupied housing.
- Renters experience all nonfatal violent victimizations at **2.3 times the rate** of people in owner-occupied housing.
- Renters experience higher victimization rates across racial and ethnic categories, income levels, age groups, and offense types.

Our analysis of the NCVS shows that renters endure significantly higher rates of violent victimization than people who live in owner-occupied housing. In 2022, 199 out of every 10,000 renters survived violence compared to 88 per 10,000 people living in owner-

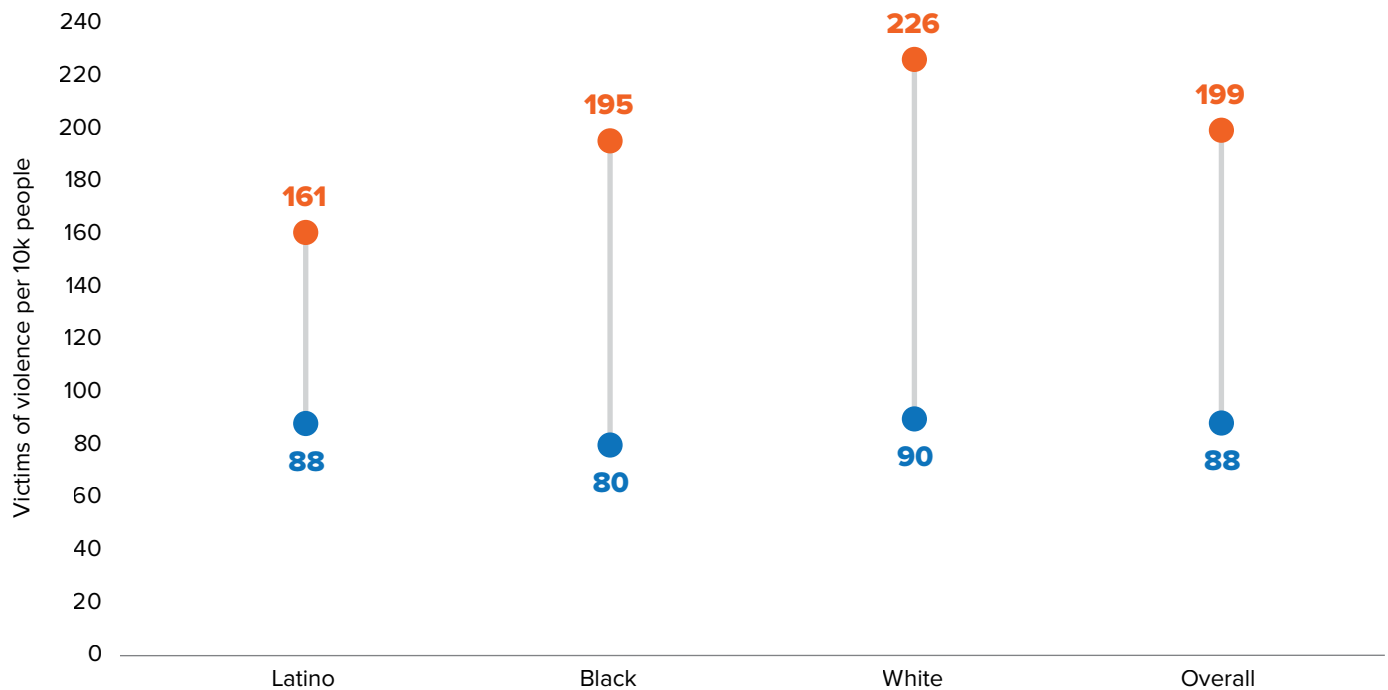
occupied housing.<sup>14</sup> Despite making up just 32% of the population, people who rent endure 56% of violent victimizations. Not only were renters more likely to experience violence overall, they also were more likely to experience multiple instances of violence.

Renters' increased vulnerability to violence extends across racial and ethnic groups. White, Black, and Latino Americans all experience violence at higher rates if they rent their homes as opposed to living in owner-occupied housing. White renters experienced violence at 2.5 times the rate of white people who did not rent (226 vs 90 victimizations per 10,000 people); Black renters experienced violence at 2.4 times the rate of Black people who did not rent (226 vs 80 victimizations per 10,000 people), and Latino renters experienced violence at 1.8 times the rate of Latinos who lived in owner-occupied housing.

Renters experience higher rates of violent victimization across all income groups. Renters in the poorest households are most impacted by violence, but even people in the highest-earning renting households endure violence at a higher rate than people in owner-occupied housing of any income.

## People who rent endure more violence than people in owner-occupied housing across racial and ethnic categories.

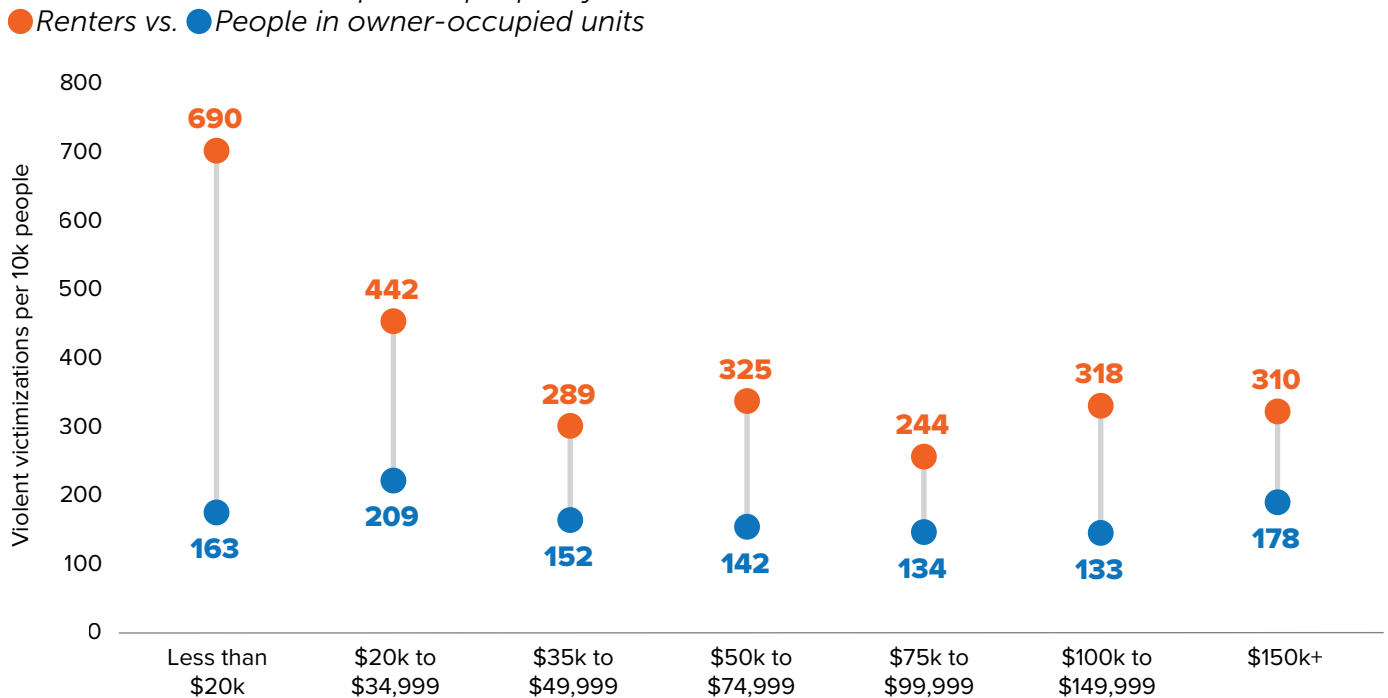
Victims of violence per 10k people, ● Renters vs. ● People in owner-occupied units



ASJ analysis of the 2022 National Crime Victimization Survey.

## Across all income levels, renters are more vulnerable to violence.

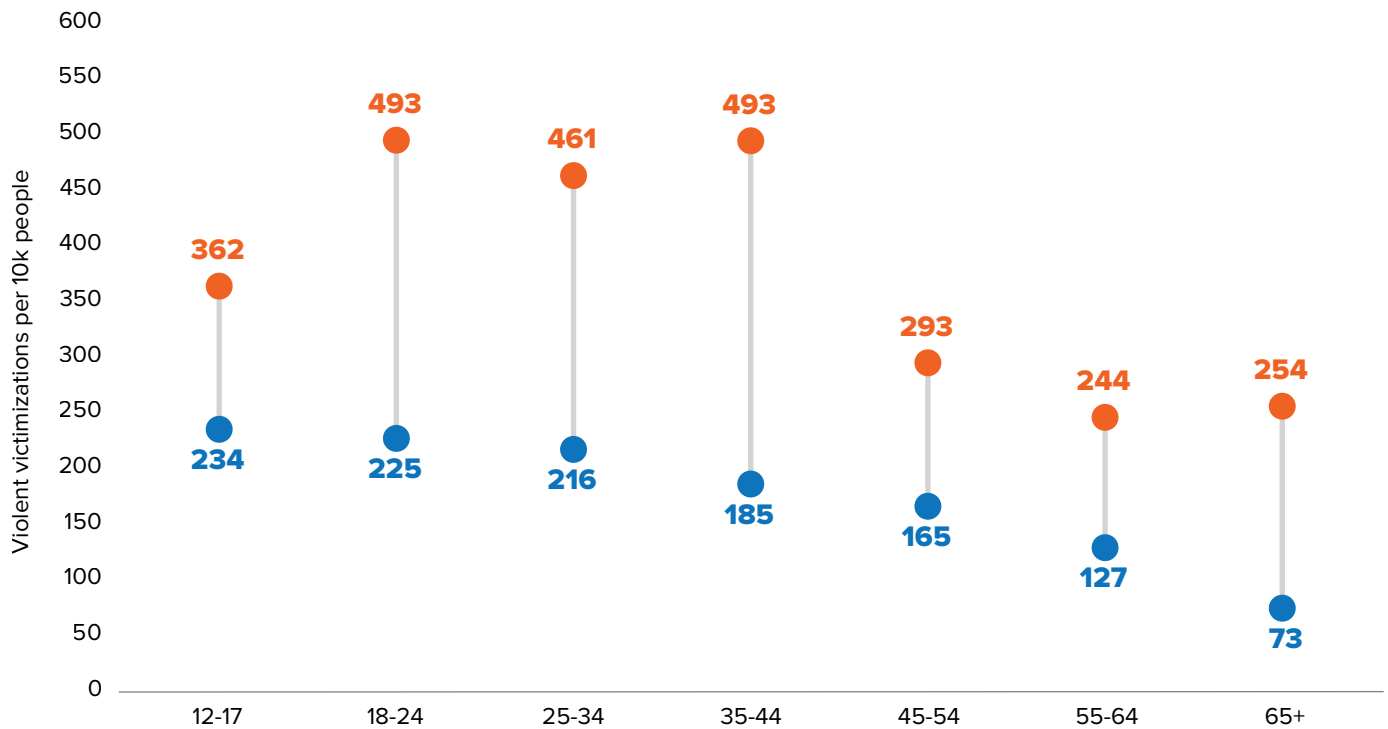
Violent victimization rates per 10k people by household income, ● Renters vs. ● People in owner-occupied units



ASJ analysis of the 2022 National Crime Victimization Survey.

## Across all age groups, renters are more vulnerable to violence.

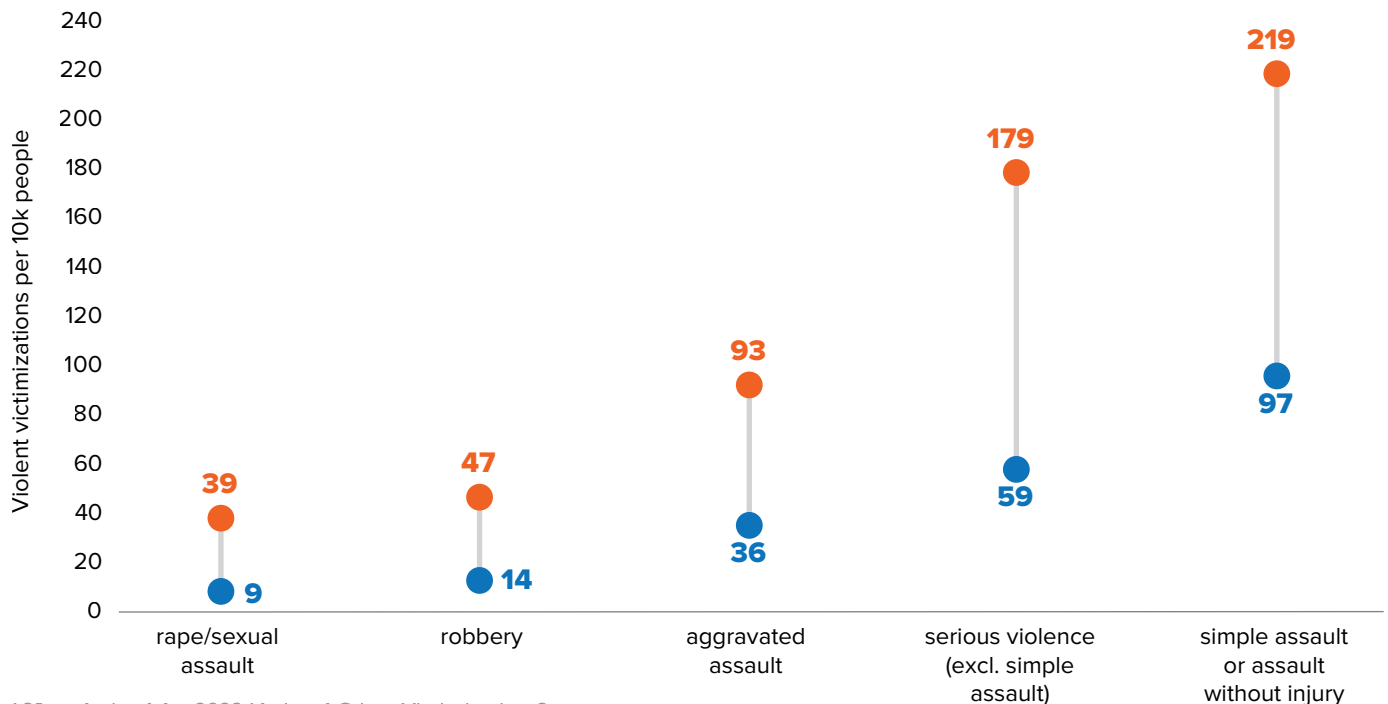
Violent victimization rates per 10k people by age, ● Renters vs. ● People in owner-occupied units



ASJ analysis of the 2022 National Crime Victimization Survey.

## People who rent endure more violence of all types than people in owner-occupied housing.

Violent victimization rates per 10k people by offense, ● Renters vs. ● People in owner-occupied units



ASJ analysis of the 2022 National Crime Victimization Survey.

People who rent their homes also endure violent victimizations at a higher rate than people in owner-occupied housing across all age groups. Adolescents ages 12-17 in renting households experience 54% more violent victimizations per 10,000 people. From age 18 to 45, adults in renting households experience violence at more than twice the rate of adults in owner-occupied housing. Older people generally endure violence at a lower rate than younger people, but older people who rent experience violence at two and three times the rate of their peers in owner-occupied housing. People ages 55-64 who rent their homes experience the lowest victimization rates among renters (244 per 10,000 people), but experience violence at a higher rate than the most vulnerable age group in owner-occupied housing.

People who rent their homes experienced every kind of violence at higher rates than non-renters in 2022. Renters experienced aggravated assault and robbery at approximately three times the rate of non-renters (93 vs 36 victimizations per 10,000 people for aggravated assault, 47 vs 14 per 10,000 per for robbery). Similarly, renters reported 39 sexual assault and rape victimizations per 10,000 people – four times higher than the sexual victimization rate of people in owner-occupied housing. Renters experienced victimizations for simple assault at more than twice the rate of non-renters, 219 versus 97 per 10,000.

## Eviction and violent victimization are clearly linked

- In a national survey, 43% of younger adults who were evicted in the past year were also victims of violence in the same period.
- Younger adults who were victims of violence in the past year experienced eviction at 2.6 times the rate of people who had not experienced violence.

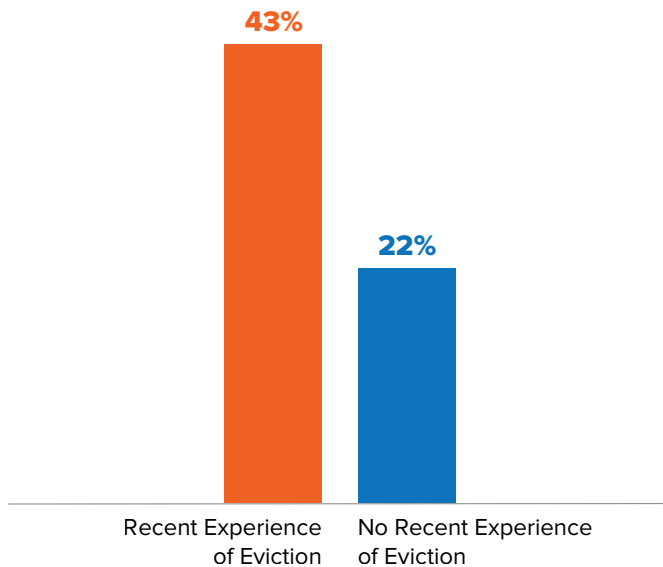
Our analysis of the National Longitudinal Study of Adolescent to Adult Health (Add Health) demonstrates that violent victimization and eviction are highly correlated.<sup>15</sup> Forty-three percent of younger adults aged 18-32 who were evicted in the preceding year were also victims of violence in the same time period – more than twice the victimization rate of renters who were not evicted.<sup>16</sup>

*Forty-three percent of younger adults aged 18-32 who were evicted in the preceding year were also victims of violence in the same time period*

Survivors of recent violence experienced eviction at nearly three times the rate of people who were not recent victims of violence, 191 versus 74 per 10,000 people.<sup>17</sup> Renters who experience violence are at risk of falling behind on their rent if they lose work to get medical

## More than 40% of people who were evicted in the past 12 months were violently victimized.

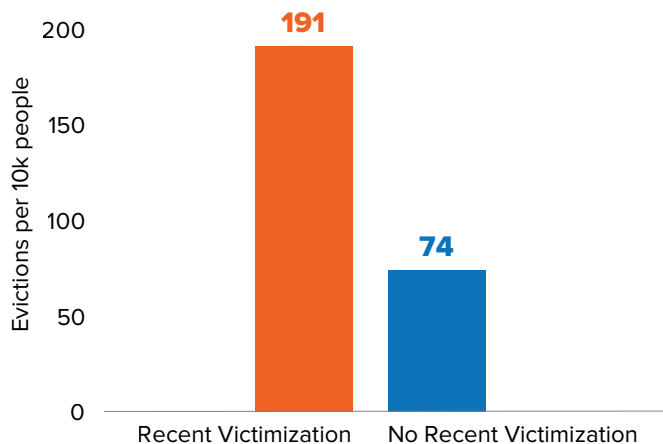
Percent of people who were victims of violence, by recent experience of eviction



ASJ analysis of Add Health Waves III and IV.

## People who were victimized in the past 12 months experienced eviction in the same period at 2.6 times the rate of people who were not victimized.

People evicted per 10,000 in the past 12 months, by recent experience of victimization



ASJ analysis of Add Health Waves III and IV.

attention, recover from injuries, handle legal issues related to their victimization, or care for a loved one who was victimized. More than 200,000 people miss work due to violent victimization each year in the U.S., and 46% of those who miss work lose pay.<sup>18</sup> In some cases, survivors lose their job because they are unable to work while they recover. A national survey by Crime Survivors for Safety and Justice found that one in six victims of violent crime lost their job or were demoted for reasons relating to their victimization.<sup>19</sup> A sudden loss of income would leave many people unable to afford rent and therefore vulnerable to eviction. Just as victimization can lead to eviction, the reverse is also true: people who are evicted from the relative safety of their homes are more vulnerable to violence.

Eviction protections for renters who experience violence are integral to crime reduction, as well as individual and community safety. Eviction is often a disruptive and dispossessing process that leaves people poorer, sometimes homeless, and more vulnerable to violence. Having an eviction record makes it much more difficult to find safe and affordable housing, as landlords often decline to rent to applicants with an eviction record. Eviction also disrupts the social networks that people rely on to keep themselves safe.<sup>20</sup>

Neighborhoods with high eviction rates have high turnover in residents as well as high crime rates. Because evictions are more likely among those who have recently endured violence and because evictions have severe immediate and lasting consequences, eviction protections promise to make millions of people safer.

## Most violent victimizations occur in or near renters' homes

- Almost half of violent victimizations of renters occurred in or immediately adjacent to their homes.
- Renters endured more than 600,000 violent and property victimizations that involved forced entry in 2022.

Housing is a central issue for many survivors of violence because 46% of violent victimizations of renters occur in or immediately adjacent to their homes. Fifty-eight percent of violent victimizations occur within one mile of home, and 79% occur within five miles of home.

Renters experience victimizations involving forced entry at more than three times the rate of people in owner-occupied units. Renters survived 612,800 violent and property victimizations involving forced entry in 2022, a rate of 67 victimizations per 10,000 people. Owner-occupied households, by contrast, experienced 392,830 violent and property victimizations involving forced entry, a rate of 21 per 10,000. Among renters, 96,780 forced entries resulted in violent victimization.<sup>21</sup>

Forcible entry means broken doors or windows and compromised locks – structural problems that jeopardize people's safety by making additional unauthorized entries more likely. Renters do not always have the authority to make changes to fix these structural problems, especially quickly, without waiting for a landlord's action or approval. This challenge is just one of many vulnerabilities unique to people who experience violence while renting.

## Most violent victimizations of renters occur in or near their homes.

*Violent victimizations of renters, by location of incident*



ASJ analysis of the 2022 NCVS.

## The majority of violent victimizations of renters are not reported to police

- Nearly three in five violent victimizations against renters (59%) are not reported to police.
- Only half of aggravated assaults affecting renters were reported to police.
- Fewer than one in five sexual assault or rape victimizations involving renters were reported to police.

A substantial majority of violent victimizations involving renters were not reported to the police in 2022. Four out of five sexual assaults are not reported to police, as were nearly two out of three simple assaults, half of all aggravated assaults, two out of five robberies.

When renters who were victims of serious violence – robbery, aggravated assault, rape and sexual assault – were asked for the most

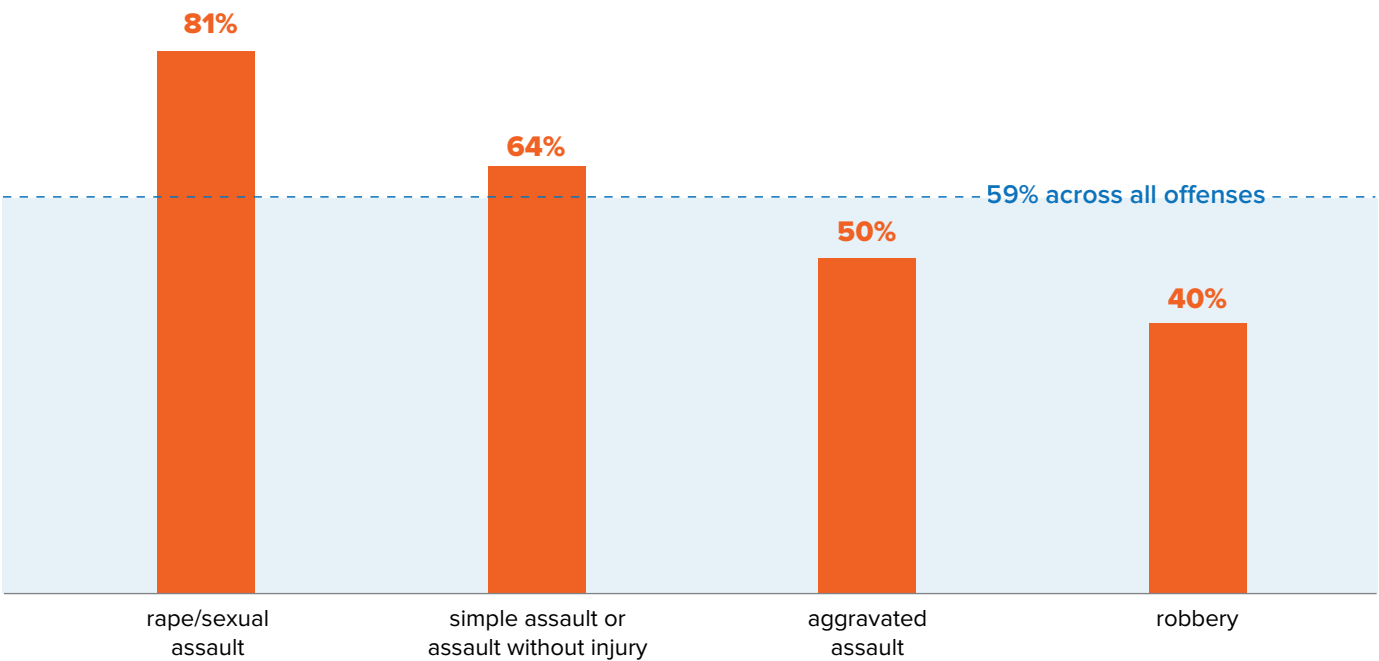
important reason they they did not report their victimization to the police, the most common response was that they believed that the police would not be interested. The second most common response was that the incident was a personal or private matter. The third most common response was that the survivor feared reprisal or retaliation.

The fact that so many violent victimizations – including very serious violent victimizations – go unreported has major implications for policies that seek to provide help, support, or protections for survivors of violence. Most victims of violence do not have a police report, a notice from a court, or other official documentation of their victimization. Strategies to address these realities are presented in the recommendations.

*Most victims of violence do not have a police report or other official documentation of their victimization.*

# More than half of all violent victimizations of renters are not reported to police.

Percent of renters' victimizations not reported to the police, by offense



ASJ analysis of the 2022 NCVS.

Most important reason for not reporting	Number of victimizations	Percent <i>(among cases where a reason for not reporting was recorded)</i>
Police not think important	141,150	16%
Personal or private matter	137,150	16%
Fear of reprisal or retaliation	100,350	12%
Police not effective	77,980	9%
Inconvenient to report	73,690	9%



## PROFILE

# MORGAN

## Grand Rapids, Michigan

Morgan has been struggling for the last three and a half years to find safe and secure housing after witnessing the murder of her partner. The trauma of that night was made even more distressing when she became displaced because her home had become a crime scene. She was barred access to her belongings and was placed in a hotel with only some medications, her phone, and the clothes on her back. She was not wearing shoes when she was displaced from her home, and was sent away barefoot.

When she was finally allowed to return home after the crime scene was processed, she faced the trauma all over again. The police “processed” the crime scene but they did not clean it, so Morgan lived with the traces of the violence against her loved one – blood, stains, bullets – until Morgan and the victim’s family spent hours cleaning the physical reminders of that night in an attempt to make her former home livable again.

Not only was Morgan living in the physical space of her partner’s murder, she also faced harassment by the murder victim’s mother who owned the building and blamed Morgan for her son’s death. The victim’s mother threatened to evict Morgan, even after the sheriff’s department expressed to the mother

that Morgan had a right to be there. After the victim’s mother halted trash pickup and turned off Morgan’s internet and water, Morgan had to make a report to the Sheriff’s department to have the water turned back on. Eventually the courts decided that the owner of the property was no longer required to rent to Morgan, so she was forced to move.

Morgan fled with her daughter to stay with family members. Unfortunately, Morgan had to move again suddenly when one of the household members threatened her and her daughter and made efforts to attain a firearm. Morgan was displaced again and stayed briefly with an acquaintance, but she didn’t know them well and couldn’t stay with them for long. She was displaced twice more before entering the homelessness system in Michigan. Morgan applied for housing vouchers and was approved, but she was told she and her daughter could not be placed because there were no spaces available.

After much effort and persistence, Morgan managed to secure a rental unit. However, her housing situation remained unsafe and tenuous. She found a bullet under her car’s windshield wiper, suffered property damage and threats from other tenants, and complained to the city that the fire alarm for the



property was out of order for months. Morgan worried that her sporadic rental history and the damage to her credit from the circumstances of the past three years would make it difficult to find a safer and more secure housing situation.

*I do this so it doesn't continue to happen to someone else. I don't want my children to have to go through this. This isn't the way it should be.*

Despite all of this pain, Morgan has been a constant advocate for herself and for others, working with the Michigan Coalition Against Homelessness to address housing issues for Michigan residents. She works so hard to not only help herself but also change the system because she doesn't want others to hurt the way she has. *"I do this so it doesn't continue to happen to someone else. I don't want my children to have to go through this. This isn't the way it should be."*

Morgan wants to see reforms for crime victims that keep them in safe and secure housing and that support them while navigating accessing services. *"What could really help is if we had specialists that could be that point of contact — the financial, the vouchers, the placement — instead of it being broken all over the place."* Trauma Recovery Services seek to do that kind of support in wrap-around services, but they frequently lack the resources they need to meet the needs of all the victims they serve.

Morgan also thinks that housing support should include broad eligibility criteria. Since she was not injured the night her partner was murdered, she has felt like she hasn't always been taken seriously as a victim. *"Just because physical injury wasn't committed doesn't mean we were not impacted. The woman tried to shoot me and my daughter and when you're witness to a murder that impacts you. The murder happened three and a half years ago and I'm still suffering."*

# III. PEOPLE MOST EXPOSED TO VIOLENCE HAVE THE FEWEST RESOURCES TO RECOVER

## People in renting households with incomes of less than \$20,000 experienced 1.2 million violent victimizations in 2022

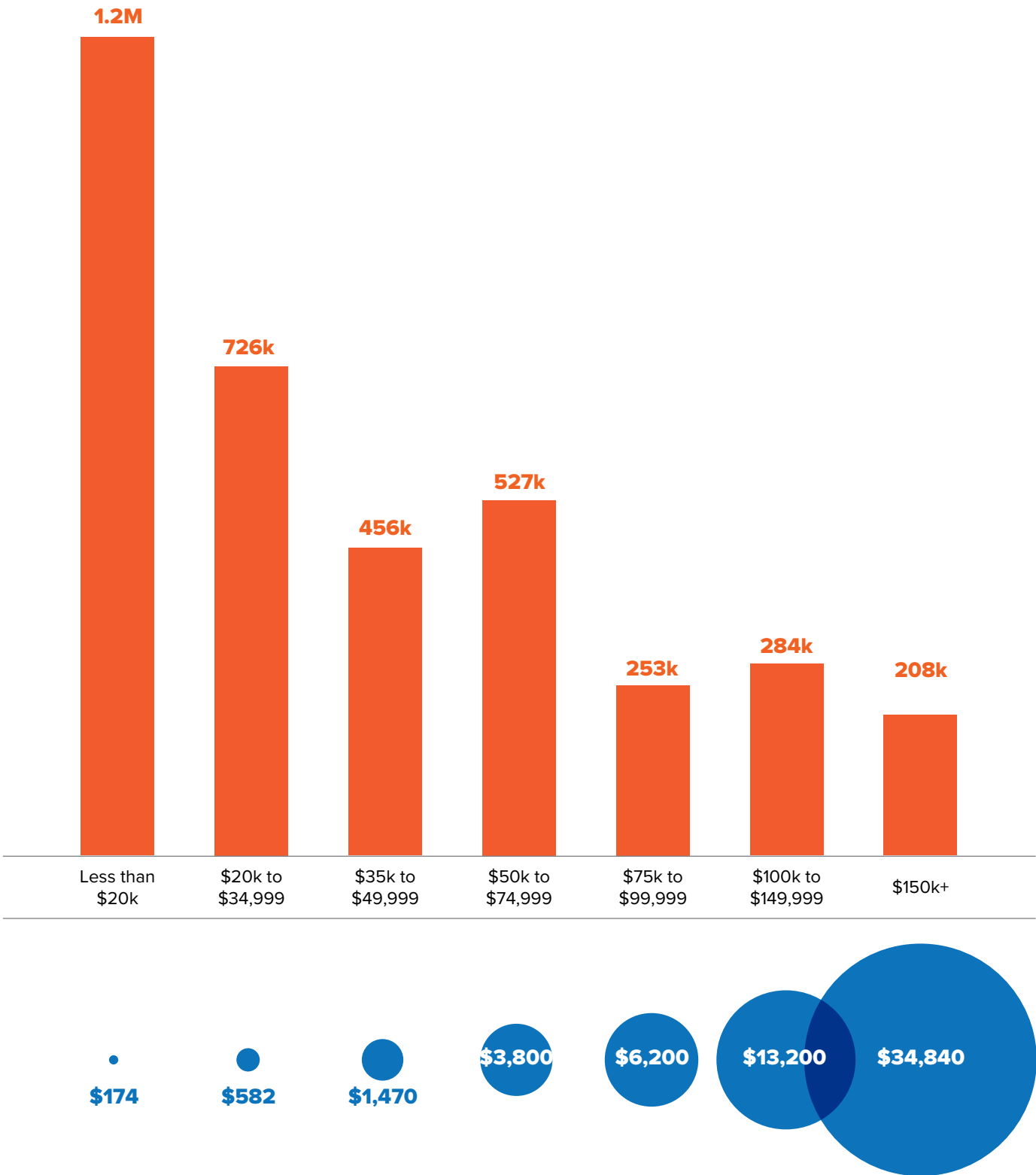
- Renters in households making less than the median national household income of \$75,000 experienced 2.9 million violent victimizations in 2022, or 44% of all violent victimizations, although they comprised just 23% of the population.
- People in renting households with less than \$20,000 in income experienced 1.2 million violent victimizations – nearly five times the rate of people in owner-occupied households with above average income.

People with the fewest resources endure the most violence. The poorest half of Americans – including both renters and people in owner-occupied housing – endured 4.3 million violent victimizations in 2022, or nearly two-thirds of all violence.<sup>22</sup> Renters in households making less than the median national household income – approximately \$75,000 – experienced 2.9 million violent victimizations in 2022 – 44% of all violent victimizations though they comprised just 23% of the population.

People in renting households with incomes of less than \$20,000 experienced 1.2 million violent victimizations in 2022, or 18% of all violent victimizations, despite making up just 4% of the U.S. population.<sup>23</sup> They endure 690 violent victimizations per 10,000 people – almost five times the rate of people in owner-occupied households making more than \$75,000 a year. Households in this income bracket have a median cash savings of just \$174 and owe a median monthly rent of \$666. Eighty-four percent of renting households in this income bracket would not be able to afford the basic necessities of rent and food if their incomes were interrupted for one month.

# People in the poorest households endure the most violence and have very little cash to use in an emergency.

● Number of violent victimizations of renters by household income, with ● median cash savings of renters by household income



ASJ analysis of the 2022 NCVS and 2022 Survey of Consumer Finances.

People in renting households with less than \$20,000 in income struggle to make ends meet in normal times and have little to no resources to draw on after violent victimizations.<sup>24</sup>

*A family that cannot  
heal is more vulnerable  
to future violence.*

Renters with slightly higher household incomes also have limited reserves to draw on in the wake of violence. Members of renting households with incomes between \$20,000 and \$35,000 endured approximately 726,000 violent victimizations (442 violent victimizations per 10,000 people). Households in this income bracket have median cash savings of \$582 and owe a median monthly rent of \$772. Eight-eight percent of renters in this income bracket could not afford food and rent for one month in the absence of income. These tight margins leave little to no money or time to deal with unexpected expenses related to victimization.

Among victims of violence who were renters, the median household income was between \$30,000 and \$34,999. For victims who lived in owner-occupied housing, the median household income was between \$75,000 and \$99,999.

Eighty-eight percent of renters' victimizations involve people who lease their homes from private landlords and just 12% involve people in public housing. Renters living in private rental housing survived 3,214,050 violent victimizations in 2022 compared to renters in public housing who survived 441,750.<sup>25</sup>

Taken together, these data make clear that millions of Americans who endure violence do not have the financial resources to seek professional help, take time off work, or bear other costs without failing to meet their financial obligations. A family that cannot heal or take steps to protect itself in the aftermath of violence is more vulnerable to future violence and repeat victimization.

## Renting households by household income, violent victimizations, and financial situation

Household Income	Number of Households	Violent Victimizations	Violent Victimi- zations per 10k People	Risk Ratio	Median Cash Savings	Median Rent	% Paycheck to Paycheck
Less than \$20k	9.6M	1,213,840	690	4.6	\$174	\$666	84%
\$20k to \$34,999	7.1M	725,830	442	2.9	\$582	\$772	88%
\$35k to \$49,999	6.2M	456,010	289	1.9	\$1,470	\$930	84%
\$50k to \$74,999	8.1M	526,740	325	2.2	\$3,860	\$1,140	71%
\$75k to \$99,999	5.2M	252,670	244	1.6	\$6,200	\$1,480	61%
\$100k to \$149,999	5.1M	284,410	318	2.1	\$13,020	\$1,700	48%
\$150k+	3.9M	208,360	310	2.1	\$34,840	\$2,500	23%

The risk ratio shows how many times higher the victimization rate is than that of people living in owner-occupied households with more than \$75,000 in income. The number of households is reported based on the U.S. Census Bureau's 2022 American Community Survey, Table B25118. ASJ analysis of the 2022 National Crime Victimization Survey and 2022 Survey of Consumer Finances.

## Renters are unable to absorb the costs associated with victimization

- One out of four renting households has less than \$200 in cash savings and 42% have less than \$1,000.
- 74% of renting households – and 51% of all households – do not have enough money to afford a single month's housing and food expenses if they were to experience an unexpected interruption of their income.
- 21% of renting households owe more in debt than they have in assets.

Financial precariousness is widespread in the U.S. among both renters and homeowners. Most households cannot afford large unexpected expenses or events that force them to miss work without pay. Our analysis shows that 51% of all households do not have enough savings to afford a single month of housing and food expenses if they experienced an interruption in income. Thirty percent of all households have less than \$2,000 in cash savings, and 43% have less than \$5,000.

Renters experience more financial insecurity than average. The financial situation of the average renter means they are unable to absorb many of the costs of being a victim of violence. Our analysis of the 2022 Survey of Consumer Finances shows that a substantial majority of U.S. renters are living paycheck to paycheck with very little margin for financial stresses,

such as the burdens associated with violent victimization. Seventy-four percent of renting households do not have enough cash to afford a single month's rent and food if they were to experience an unexpected interruption of their income. Thirty-eight percent of renters do not have enough cash to afford just rent if they lose income for even one month.<sup>26</sup>

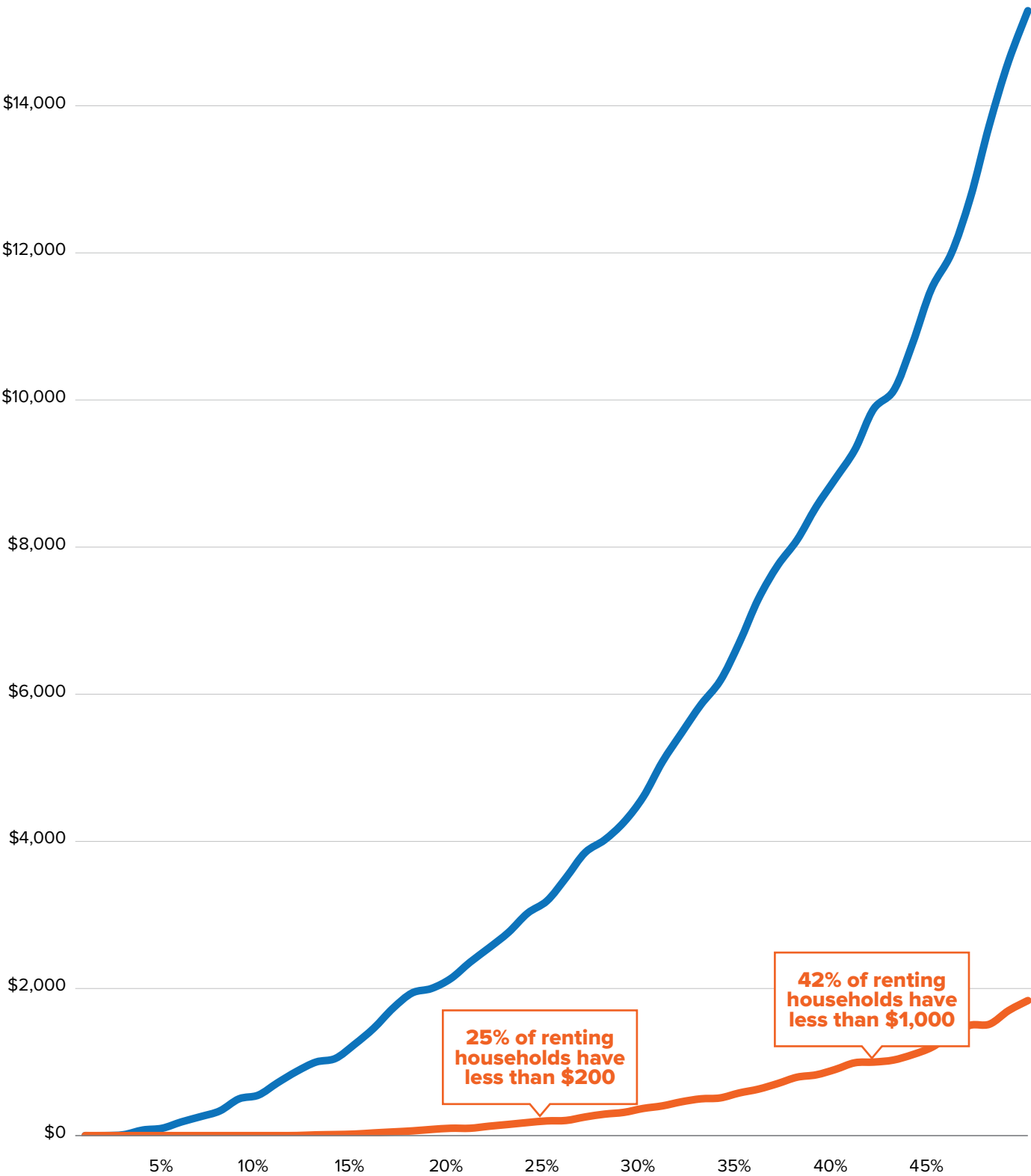
One out of four renting households has less than \$200 in cash savings, and 42% have less than \$1,000. This is not enough money to draw on in case of an emergency. Moreover, many renters have few assets they could sell to raise emergency funds: 21% of renting households owe more in debt than they have in assets. Where the owner-occupied households have a median net worth of approximately \$400,000, the median net worth of renting households is just \$10,370 – nearly 40 times smaller.<sup>27</sup>

Members of households with little in cash savings who are living paycheck to paycheck are unable to afford unpaid time off of work, and are less likely to have paid leave benefits. They are also unlikely to be able to afford other necessary tasks such as changing locks, repairing broken windows, paying for hospital bills, or finding a counselor. Not being able to address these critical needs leaves them more vulnerable to repeated victimization and compromises their safety.

*Seventy-four percent of renting households do not have enough cash to afford a single month's rent and food if they were to experience an unexpected interruption of their income*

# Renting households have very little cash on hand to use in case of an emergency.

Household cash savings percentiles, ● renters vs. ● people in owner-occupied units, lowest 50% only



ASJ analysis of the 2022 Survey of Consumer Finances.

# SOPHIA

## Philadelphia, Pennsylvania

When Sophia's partner at the time moved into her small apartment with his daughter, she knew they would need a two-bedroom apartment. She thought that with two incomes they would be able to afford it. *"I thought we would split the rent fifty-fifty. But he somehow manipulated me into saying that he would pay \$300 and I would pay \$1,000."* He said he would use the rest to pay for his new car. She agreed because he had convinced her to co-sign on the loan. She learned later, when debt collectors started calling her, that he had only made one car payment since taking out the loan. *"My credit tanked, I had no money, I was missing credit card payments.... I was already struggling financially because I'm a social worker and I don't make too much money, but it was so much worse now."*

At the same time, he began to control who she could see and where she could go. *"I was walking on eggshells. I was totally paranoid about every move I made. If I went from the grocery store to the mall, he had to know that or he'd be angry."* He would break things or throw things. He put his hand through the closet door, breaking it, when he was angry with her. He once ran outside after her with a meat tenderizer, threatening her. Since Sophia worked as a social worker with victims of domestic violence, she recognized the signs of escalating abuse.

The escalations of emotional and financial abuse and of violent intimidation scared Sophia, and she started looking for ways out. She thought at first that she could move out and he would continue to pay rent. But he refused to pay the rent or move out, and because his name was not on the lease due to a past eviction record, the consequences of missed rent payments were only on her. Since she couldn't afford to pay rent on two apartments, she couldn't search for a new one until her lease was up at her current place. *"I was in a constant state of panic... If he doesn't pay the rent and gets evicted, it's on me."* Sophia felt trapped in an unsafe situation by her lease, but she knew she couldn't stay.

When Sophia told her landlord about the situation, he was willing to allow Sophia to break her lease, but he asked for three month's worth of rent at once to let her do so. Sophia did not have that kind of money saved – let alone with enough left over to pay the first and last month's rent and security deposit to sign a new lease. She knew that other survivors also often lack those kinds of financial resources. *"If you're going through a domestic violence situation, a lot of times there's financial abuse, too. So many people stay because of the financial aspect of it, and that can cause so much harm. It can be a life or death situation."*



Sophia ended up moving in with family, who lived in the area. *"He knew where my parents lived. Ideally, it probably would have made more sense for me to relocate somewhere where he wouldn't know where I lived. And I couldn't do that."* The financial burdens were too great. Even after the relationship ended, she struggled with the financial consequences. After his car was eventually repossessed, her credit score dropped significantly again and made it difficult for her to get a car loan after she was in an accident.

The financial abuse left her uncertain and fearful of her future. One of Sophia's top concerns after her physical safety was being able to maintain financial security while she figured out how to leave. She knew that her financial security was crucial for her long-term safety and wellbeing. *"I have hopes to buy a house some day and all these things that happened are affecting the rest of my life."*

Sophia's family was able to help her come up with the money to pay her landlord and break her lease. She spent months paying them back and she recognizes that without their financial support, she may have been forced to choose between staying in a dangerous situation or risk becoming unhoused. *"I was very lucky because I had my family as a support system*

*financially and physically to get me out and get me safe. If I didn't have the family support, I probably would have stayed and kept living in that toxicity until I could save enough to leave."*

*Just understand that with these kinds of reforms, you're taking a burden off of someone and ultimately saving lives.*

Sophia sees hope in reforms that allow people to break their leases without steep financial consequences. *"Victims of crimes and of domestic violence go through so much mentally and physically. For me, knowing anytime there is some kind of protection – or someone heard and saw what I was experiencing and wanted to make it easier – it meant so much and it helped me get to the next step of me moving forward from an awful, scary, terrible situation... Just understand that with these kinds of reforms, you're taking a burden off of someone and ultimately saving lives."*

# IV. FOUR ESSENTIAL STRATEGIES TO MAKE OUR COMMUNITIES SAFER

People who rent their homes bear the majority of the costs of violence in America and many lack the resources and protections they need to heal, recover, and make themselves and their families safe. While the reasons renters experience disproportionate violence are complex, there are straightforward responses to improve public safety by increasing protections for renters who experience violence. These four strategies promise to make our communities safer:

### **1 Provide civil legal protections including a right to counsel to support housing stability and safety**

- Provide a right to counsel for tenants facing eviction.
- Expand eviction protections for survivors of violence.
- Provide pathways for survivors of violence and their families to terminate a lease so they can move to a safe location or care for their loved ones.
- Ensure comprehensive “safe leave” protections that allow survivors of violence to take time off work.

### **2 Provide crisis support and direct assistance**

- Implement flexible cash assistance programs for survivors of violence.
- Increase funding to victims service providers to provide rapid rehousing services and legal aid for housing issues.
- Reduce or eliminate documentation requirements so all victims of violence can get help.

### **3 Ensure homes are safe and habitable**

- Ensure speedy structural safety measures, such as new locks and repairs to broken doors and windows.
- Provide emergency help to survivors to cover the costs of biohazard cleanup at crime scenes.

### **4 End policies and practices that punish victims and make it more difficult to find safe housing**

- Develop systems to seal eviction records for victims of violence.
- Prohibit local governments from adopting crime-free housing policies or nuisance laws.
- Prevent housing discrimination on the basis of victimization.

# 1. Provide civil legal protections including a right to counsel to support housing stability and safety

## Expand eviction protections for survivors of violence

Survivors of violence deserve basic protections against eviction. No one should be evicted as a result of experiencing violence. However, when survivors are hospitalized, unable to work, or face costs associated with the violent incident, they may fall behind on rental payments and become at risk of eviction. Some survivors may even face eviction as retaliation for damage to property caused by a victimization, such as broken windows, or calling for emergency services. Landlords may also blame survivor tenants for the actions of those who harmed them, and evict tenants because of the victimization itself.

For decades, policymakers have acknowledged that survivors of violence deserve protections against eviction. Laws in 38 states and localities provide some level of eviction protections, primarily for victims of intimate partner and sexual violence.<sup>28</sup> States should build on this strong foundation of work to ensure eviction protections cover victims of all kinds of violence. Robust survivor eviction protections will also ensure survivors are protected if they fall behind on rent due to their victimization, and will include secondary victims – family members of direct victims who themselves often face eviction as a result of the victimization.

Broader eviction protections that recognize survivors of all types of violence will also benefit victims of gender-based violence who may already technically have protections under the law but face significant obstacles to using them. Protections that require survivors to disclose the exact nature of their victimization or identify their abuser create unnecessary barriers to accessing help.<sup>29</sup> Expanding protections to cover all victims of violence has the additional benefit of helping survivors of gender-based violence access support without disclosing details of their victimization.

## Provide pathways for survivors of violence and their families to terminate a lease so they can move to a safe location or care for their loved ones.

Some survivors of violence need to be able to relocate without rental penalties so that they can be safe or to handle the numerous challenges that arise in the wake of violence. State and local governments should grant survivors the flexibility they need by allowing renters to terminate their lease agreements early, without steep financial consequences, if they or their family or household members are victims of violence. Survivors living in public housing or using subsidized housing vouchers may need access to emergency transfers to other housing or the ability to transfer their housing vouchers to another jurisdiction.

Allowing survivors and members of their households to relocate is crucial to prevent revictimization and promote healing, especially in cases where the violence occurred at or near the home or when the current address is known to the person doing harm. Secondary

victims, including family members of the direct victim, also often face threats to their safety, or live in or around where the victimization occurred and need to relocate as a result of trauma. Family members may also need to relocate to provide care to a loved one who was seriously injured in a violent victimization.

Advocates for survivors of gender-based violence have worked tirelessly to implement laws in forty states and many more localities that protect survivors who need to move to be safe.<sup>30</sup> At the federal level, advocates have won key protections for survivors of gender-based violence who live in public or subsidized housing who need to relocate. However, most laws that allow survivors to move prior to the expiration of a lease agreement apply only to people who endure domestic violence, sexual assault, or stalking. As in the case of eviction protections, expanding these protections to all survivors of violence would not only benefit a broader range of victims, but would also allow victims of gender-based violence to receive support without being forced to document and disclose the details of their victimization.

## **Provide a right to counsel for tenants facing eviction.**

All tenants need a right to publicly-funded counsel to defend against eviction proceedings. A right to counsel for eviction promotes stability, enables healing, and makes communities safer. Cities and counties that have implemented right to counsel programs for housing courts have found them to be effective at reducing eviction. They not only help tenants retain their units, but they also keep evictions off a tenant's record, help them obtain more time to move so they can find a safe location, and reduce rental arrears – all of which helps tenants relocate and avoid

homelessness.<sup>31</sup> Additionally, right to counsel is effective at reducing public expenditures. By keeping families in their homes and schools and out of shelters, a right to counsel reduces costs borne by state and local governments.<sup>32</sup>

A civil right to counsel is a crime prevention strategy. Evictions disrupt community and social ties, and these dislocations are a major driver of violence. Eviction makes individuals more likely to become victims of violence.<sup>33</sup> One recent study that found correlations between eviction and crime concluded that “housing policies designed to help families stay in their homes may concurrently reduce neighborhood crime.”<sup>34</sup> Policies that prevent eviction bolster safety at both the individual and community level.

## **Ensure comprehensive “safe leave” protections that allow survivors of violence to take time off work.**

Survivors of violence deserve basic wage protections, including paid safe leave. People who are victims of violence experience huge disruptions to their everyday lives. Those disruptions can impact their ability to work as usual, but 20% of US workers do not have paid sick leave they could use to recover after experiencing violence. Among workers earning the lowest 10% of wages, 60% do not have access to paid sick days.<sup>35</sup> Even workers who do have access to paid sick time may not be able to use that time for reasons related to their victimization – like relocating for safety or accessing victim services. A report ASJ published earlier this year found that Americans miss almost 6.7 million days of work each year due to nonfatal violent victimization, and that 46% of people who

miss work lose pay.<sup>36</sup> One survey found that one in six victims of violent crime lost their job or were demoted for reasons relating to their victimization.<sup>37</sup> Victims in lower-wage jobs are less likely to have access to paid leave, typically have less savings to cover unexpected loss of wages, and face disproportionate levels of violence. For these reasons, safe leave protections are important to ensure victims can access medical care, pay their rent, avoid eviction, and maintain stability while taking time off work to relocate and take actions to keep themselves and their families safe.

## **2. Provide crisis support and direct assistance**

### **Implement flexible cash assistance programs for survivors of violence.**

People who are victims of violence need rapid, flexible cash assistance so they can take the steps they need to make themselves and their families safe and put themselves on a path towards healing. Flexible cash assistance allows survivors to prioritize the steps that they know are most essential to their own safety and recovery process. Because healing and safety look different for every survivor, the flexibility offered by direct cash assistance is a crucial, survivor-centered approach. For all survivors and especially for survivors who rent their homes – 74% of whom could not afford rent and food if they experienced an unexpected loss of income – flexible cash assistance is necessary for keeping a roof over their heads and food on their tables. Stable housing is a prerequisite for safety.

Rapid flexible cash assistance is an efficient and effective way to promote housing stability

and community safety. It provides survivors with the resources necessary to take the steps they need to be safe. Many survivors will use flexible cash assistance to stay in a safe location, and many will use the funds to find new, safe housing.<sup>38</sup> In stabilizing survivors and preventing evictions, flexible cash assistance promotes stability and safety for us all.

### **Increase funding to victims service providers to provide rapid rehousing services and legal aid for housing issues.**

Victim service providers such as trauma recovery centers are the first place many survivors go for help after they have been victimized, making them ideal locations for both the provision of legal aid for housing issues and emergency rapid rehousing services. One of the main strengths of many victim service providers is that they are able to provide wraparound services that address all of the many and diverse needs of people who have endured violence. For many survivors, the most urgent need is rapid rehousing in a safe location.

Victim service providers need additional funding to be able to provide the rapid rehousing and legal services that so many survivors need. In a recent survey administered by the Alliance for Safety and Justice and researchers at New York University, a majority of trauma recovery centers indicated substantial unmet needs relating to housing and legal services: these would be among the first additional services they would provide if they were adequately funded.<sup>39</sup>

Rapid rehousing and legal services related to housing are key needs that victim service

providers such as trauma recovery centers can meet to help people attain safety.<sup>40</sup> More victim service providers should incorporate rapid rehousing and legal services into their wraparound models, and state, local, and federal governments should make funds available for them to do so. Funds for legal services for crime victims are necessary to stabilize survivors, help them recover and find safety, and build the safety of entire communities.

### **Reduce or eliminate documentation requirements so all victims of violence can get help.**

Victim service agencies and state and local governments should craft policies that ensure that all victims can access services and exercise their rights, particularly those who are most vulnerable. First and foremost, this means eliminating or changing rigid documentation requirements that function as a prerequisite for accessing services or legal protections. Policies that require documentation in the form of a police report exclude 3 out of every 5 survivors of violence – and 4 out of 5 victims of rape and sexual assault. Requiring a police report or court order before survivors can access safe housing protections and support can also subject survivors to life threatening safety concerns. Research indicates that survivors often do not call the police because they fear retaliation from the person who harmed them.<sup>41</sup> One study found that in 11% of homicides where a woman was killed by an intimate partner, the woman killed had a restraining order. In one in five of those cases, the woman was killed within two days after the order was issued.<sup>42</sup>

Survivors should not have to go through the additional burden of finding the right paperwork as they try to get to safety. Victim service agencies and governments should accept any reliable documentation of violent victimization, including a written certification from a survivor, as they determine who can access victims services or exercise rights related to victimization.

### **3. Ensure homes are safe and habitable**

#### **Ensure speedy structural safety measures, such as new locks and repairs to broken doors and windows.**

Policies that enable renters to quickly have broken windows and entryways repaired and compromised locks changed – at no cost to the tenant – are straightforward steps that policymakers can implement so survivors of violence can secure their homes. Currently, most states do not have lock change protections for tenants who have experienced victimization.<sup>43</sup> No one, especially survivors of violence, should have to worry about someone breaking into their home through a smashed window or someone trying to harm them who has a key to an unchanged lock.

#### **Provide emergency help to survivors to cover the costs of biohazard cleanup at crime scenes.**

The aftermath of violence is often a gruesome scene that contains human remains or tissues. Homicides, shootings, aggravated assaults, and suicides leave blood, brain

matter, bodily tissues, and other human remains in the interiors and exteriors of homes and vehicles.<sup>44</sup> Though police process crime scenes for evidence, they generally do not clean scenes of violence, instead leaving many potential biohazards behind.

The costs and tasks of biohazard cleanup often fall to victims and their family members, who risk exposure to hazardous waste themselves and who are rarely equipped to safely dispose of biohazardous waste. Without professional services, the biohazardous waste at crime scenes poses acute health and safety risks to anyone exposed to improperly handled waste. Cleanup can also deepen the trauma victims and survivors experience, making mourning and healing even more challenging.

Biohazard cleanup regularly costs in the low thousands of dollars and sometimes up to \$25,000 – costs that exceed the financial resources of most U.S. households.<sup>45</sup> Public expenditures and reimbursements for biohazard cleanup are difficult to navigate and often fail to cover the full cost of cleanup. According to the Anti-Violence Partnership of Philadelphia, the most common way victims and their families pay for crime scene cleanup is through homeowners insurance. Because people who rent their homes are much less likely to have insurance for the home and because renters insurance typically offers more limited coverage than homeowners insurance, crime scene cleanup is an especially urgent issue for people who rent their homes.<sup>46</sup>

Victim service agencies in coordination with state and local governments should provide emergency help to survivors to cover the costs of biohazard cleanup at crime scenes. Biohazard cleanup programs should provide funding to cover the full costs of cleanup.

And because few renters can afford the cost up front, victim services agencies should explore ways to cover these expenses directly rather than on a reimbursement basis.

## **4. End policies and practices that punish victims and make it more difficult to find safe housing**

### **Develop systems to seal eviction records for victims of violence.**

Survivors of violence need safe housing and should not be penalized for evictions related to their victimization. In most states, records relating to eviction appear on credit reports for seven years. An eviction record makes it much more difficult to secure safe, affordable housing. Records of eviction filings make it more difficult to obtain new housing even in cases where the tenant wins their eviction case.<sup>47</sup> Many landlords refuse to rent to people with prior eviction records, regardless of the legal outcome of the eviction, making it difficult for people with eviction records – including records of an eviction proceeding in which they prevailed – to find housing even years later.

Some state legislatures and city governments have advanced policies that automatically seal records related to eviction proceedings at the point of filing.<sup>48</sup> More states and localities should adopt these critical protections, including for eviction proceedings involving victims of violence. Sealing records prevents the eviction filing and judgment

from becoming public, making it easier for survivors to access safe and secure housing for themselves and their families.

## **Prohibit local governments from adopting so-called “crime-free” programs or nuisance ordinances.**

Many jurisdictions have laws that encourage or require landlords to penalize or evict tenants who call emergency services, live in housing where criminal victimizations have occurred, or live in housing with someone who is arrested or convicted – including victims of violence. “Crime free” programs and “nuisance” ordinances grant police the authority to issue citations to landlords that require them to evict tenants or levy consequences including fines, property forfeiture, and, in some places, incarceration. Police – not landlords – typically make decisions about when eviction is required, and nuisance citations are characterized by significant racial disparities. Between jurisdictions, crime free and nuisance ordinances are more common in areas where Black and Latino people live.<sup>49</sup> Within jurisdictions, police enforcement of these policies is racially discriminatory; among cases where the law allows police to issue nuisance citations, they much more commonly do so in cases that impact Black and Latino tenants and landlords.<sup>50</sup>

Though the intent of crime free and nuisance ordinances was to prevent crime, they function to force landlords into eviction proceedings, make survivors more vulnerable, and degrade the stability and safety of impacted communities.

Crime-free programs and nuisance ordinances regularly require landlords to evict survivors of violence. They also discourage victims of violence from reporting their victimization to police, out of fear that any record of crime could result in eviction proceedings. Ordinances that require landlords to evict everyone in a home – including crime victims – blame survivors for their victimization.

According to the U.S. Department of Justice (DOJ), crime-free and nuisance ordinances may violate federal law. In August 2024, DOJ noted that crime-free and nuisance orders may violate provisions of the Violence Against Women Act, the Fair Housing Act, the American with Disabilities Act, and the Civil Rights Act of 1964. DOJ highlighted amendments to the Violence Against Women Act that Congress made in 2022 that guaranteed a “right to report crime and emergencies from one’s home.” Notably, the Violence Against Women Act prohibits policies that penalize people for “criminal activity of which they are a victim or otherwise not at fault.” The Department encouraged local governments to assess any crime-free ordinances for compliance with federal law and credited states and municipalities that have “proactively repealed their programs.”<sup>51</sup>

State governments should prohibit localities from adopting or implementing “crime-free” and “nuisance” ordinances. Police should not have the discretion to force landlords to evict a family because a crime may have occurred at a property and governments should not require landlords to discriminate based on a past victimization or criminal record.

## **Prevent housing discrimination on the basis of victimization.**

Survivors need protections against discrimination. Landlords should be prohibited from increasing rent, imposing fees, decreasing services, or taking any other adverse actions against tenants on the basis of being survivors of violence. They should also be prohibited from refusing to rent to prospective tenants based on a past victimization experience, or because a survivor previously exercised a civil housing right such as lease termination due to a violent victimization. These protections are strongest when coupled with enforcement mechanisms, eviction protection, and record sealing laws.

## **People who live in owner-occupied housing would also benefit from these recommendations**

People in owner-occupied housing endured nearly 3 million violent victimizations in 2022. As is the case with people who rent their homes, people who live in households with lower incomes generally endure violence at a higher rate than people in higher-income households, though the effect is smaller and less consistent than among people in renting-households.

Victims of violence who live in owner-occupied housing also benefit from many of the policies recommended here. Rapid flexible cash assistance will help people in owner-occupied housing meet their immediate needs while remaining up to date on mortgage, car, and other financial obligations. Safe leave

protections will allow people in both owner-occupied and rental housing to take the time they need to heal and make themselves safe without worrying about losing their jobs. Crime scene biohazard cleanup will help avoid trauma and health risks in the aftermath of violence. And additional funding for victim service organizations to expand their ability to provide rapid rehousing will benefit anyone whose home is not a safe place for them to be. Though this report has focused on the particular vulnerabilities of people who rent their homes, the recommendations promise to make all Americans safer.

## Owner-occupied households by household income, violent victimizations, and violent victimizations per 10k people

Household Income	Violent Victimizations	Violent Victimizations per 10k People
Less than \$20k	173,860	163
\$20k to \$34,999	369,910	209
\$35k to \$49,999	332,280	152
\$50k to \$74,999	456,320	142
\$75k to \$99,999	401,160	134
\$100k to \$149,999	490,540	133
\$150k+	733,040	178

# CONCLUSION: SAFETY FOR ALL

All of us deserve to be safe, especially in our homes. People who rent their homes face structural barriers to safety that leave them especially vulnerable to violence. Policymakers should embrace common-sense reforms that provide people who rent their homes with the security and flexibility they need to make themselves and their loved ones safe. Safe homes are the building blocks of stable communities, and stable communities make all of us safer.

# METHODOLOGY

The findings presented here are based on ASJ's analysis of the 2022 National Crime Victimization Survey (NCVS), the 2022 Survey of Consumer Finances (SCF), and the Public Use file of Waves II and IV of the National Longitudinal Survey of Adolescent to Adult Health (Add Health). The NCVS and Add Health surveys were accessed through the Inter-University Consortium for Political and Social Research.<sup>52</sup> The SCF was accessed through the R library lodown, created by Anthony Damico and confirmed through a separate analysis of the SCF summary file.<sup>53</sup> Future replication is made possible by Uri Simonsohn and Hugo Gruson's R library groundhog.<sup>54</sup>

The NCVS estimates nonfatal victimizations for people ages 12 and older who live in households in the United States. Fatal victimizations are not included, nor are victimizations of people who do not live in households, such as people experiencing homelessness or incarceration. Victimization rates were calculated from the NCVS using the series victimization weight in the incident file and the collection year person weight. Prevalence rates were calculated with the collection year person weight. Tenure and income data were derived from the NCVS household file. Race variables were modified to replicate racial and ethnic categories as reported by the Bureau of Justice Statistics. Estimates were only reported for Black, White, and Latino respondents due to small sample sizes for other racial and ethnic groups.<sup>55</sup>

This report uses the 2022 Survey of Consumer finances to estimate cash savings for various

subsets of the population, replicating a methodology used by Harvard's Joint Center for Housing Studies.<sup>56</sup> Net worth is calculated as defined by the U.S. Federal Reserve.<sup>57</sup> Analyses of the SCF were conducted using Thomas Lumley's R library mitools as well as the R library he created with Peter Gao, survey.<sup>58</sup> All dollar figures are presented in 2022 dollars.

This report contains analyses of the AddHealth Waves III and IV Public Use File to estimate the coincidence of eviction and violent victimization. Waves II and IV of Add Health were conducted when participants were ages 18-32. This data has some important limitations relating to its recency, definitions of violence eviction, and sample size. Wave III interviews were conducted more than 20 years ago, in 2001 and 2002; Wave IV interviews were conducted in 2008. In addition, Add Health defines victimization differently than the NCVS and may not capture all evictions. In both waves, victimization was defined as having someone pull a gun or knife on you or being shot, stabbed, or jumped, or being injured, shoved, threatened, hit, or forced to have sex by an intimate partner within the 12 months preceding the interview. In Wave IV, respondents were additionally categorized as experiencing recent violence if they were slapped, choked, or kicked in the 12 months preceding the interview. Eviction was defined by variables relating to the question, "In the past 12 months, was there a time when [you were] evicted from your house or apartment for not paying the rent or mortgage?" The sequence of eviction and victimization cannot be determined with the Add Health survey,

as respondents were asked whether they had experienced either event in the past year. Finally, the Public Use File has limitations due to smaller sample size but has been used for analyses published in peer reviewed journals.<sup>59</sup> All cases from Wave IV (n=5,114) were included in the analysis. 800 cases from Wave III were excluded because they contained missing data about intimate partner victimization, leaving 4,012 valid cases. The full sample from both waves consisted of 9,126 cases, of which 2,010 had experienced recent victimization and 94 had experienced a recent eviction. Estimates were derived using cross sectional weights.

People profiled in this report were recruited through the Crime Survivors for Safety and Justice members' network and are referred to by pseudonyms for privacy and safety. Quotations are slightly edited for clarity.

## Suggested Citation

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# END NOTES

- 1 Violence here refers to all nonfatal victimizations captured by the National Crime Victimization Survey. It includes aggravated and simple assault, rape and sexual assault, and robbery. It is also inclusive of all types of nonfatal victimization, including but not limited to community violence, gun violence, domestic violence, and intimate partner violence. All figures without citations are from ASJ's analysis of the 2022 National Crime Victimization Survey. See Methodology.
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- 14 People in owner-occupied housing include homeowners as well as household members of homeowners, such as family, relatives, or friends.
- 15 This analysis has some important limitations that are described in the methodology.
- 16 Among people not evicted in the 12 months preceding their interview, 22% were victims of violence in the same period. ASJ analysis of the National Longitudinal Survey of Adolescent to Adult Health (Add Health).
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- 25 This is largely due to the fact that the private rental market is many times larger than the public housing market. Renters in public housing reported 777 violent victimizations per 10,000 people compared to 373 reported by renters of private homes.
- 26 There is no standard definition of "paycheck to paycheck." Households are reported as living paycheck to paycheck if their monthly housing and food expenditures exceed the combined amount of cash savings and the value of any prepaid cards. Note that this definition does not include many common expenditures such as child care, transportation, student loan payments, or any other debt payments. The SCF data about prepaid cards appears to be compromised by the design of questions asking about prepaid cards. The prepaid card variable is intended to reflect cash equivalents and exclude electronic benefit transfer (EBT) cards. However, the question asked of respondents prompts them to think of any cards onto which "you or someone else, like a relative, or a government agency, can add money." Interviewers are instructed to clarify that EBT cards should be excluded if the respondent asks directly. Because of these apparent problems with the prepaid card data, this report excludes prepaid cards from the definition of cash savings but includes them in determining whether a household is living paycheck to paycheck, as EBT cards are intended for food purchases. Federal Reserve researchers have taken similar approaches to this challenge. See Question X7594, U.S. Federal Reserve, Codebook for 2022 Survey of Consumer Finances, <https://www.federalreserve.gov/econres/files/codebk2022.txt> and Claire Greene, Scott Schuh, and Joanna Stavins, *The 2015 Survey of Consumer Payment Choice: Summary Results*, Research Data Reports No. 17-3, Federal Reserve Bank of Boston, <https://www.bostonfed.org/-/media/Documents/Workingpapers/PDF/2017/rdr1703.pdf>.
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## Lost Work, Pay, and Safety:

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